

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 16-15584-MBK
Chapter: 13
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Paul J. Cavanaugh
125 Dey Grove Rd
Monroe Twsp, NJ 08831

JoAnn M. Cavanaugh
125 Dey Grove Rd
Monroe Twsp, NJ 08831

Social Security No.:

xxx-xx-1902

xxx-xx-9385

Employer's Tax I.D. No.:

**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on July 30, 2018.

On 12/26/2018 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Michael B. Kaplan on:

Date: February 26, 2019

Time: 10:00 AM

Location: Courtroom 8, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: December 27, 2018

JAN: vpm

Jeanne Naughton
Clerk

Certificate of Notice Page 2 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Paul J. Cavanaugh
 JoAnn M. Cavanaugh
 Debtors

Case No. 16-15584-MBK
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 185

Page 1 of 2
 Total Noticed: 26

Date Rcvd: Dec 27, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 29, 2018.

db/jdb
 lm +Paul J. Cavanaugh, JoAnn M. Cavanaugh, 125 Dey Grove Rd, Monroe Twsp, NJ 08831-5803
 517560553 PNC Mortgage, E. Todd Chamberlain, CEO, PO Box 1820, Dayton, OH 45401-1820
 516133606 +ACAR Leasing LTD d/b/a GM Financial Leasing, PO Box 183853, Arlington, TX 76096-3853
 516078222 +AGAR Leasing LTD d/b/a GM Financial Leasing, PO BOX 183692, Arlington, TX 76096-3692
 516078224 +Barclays Bank Delaware, 125 S West St, Wilmington, DE 19801-5014
 516078225 +Bby/cbna, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
 516334418 +Capl/l&t, Po Box 30253, Salt Lake City, UT 84130-0253
 +Federal Home Loan Mortgage Corporation, c/o PNC Mortgage, a division of PNC Bank,
 Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342-5421
 516078228 Furniturebar, Cslc Dispute Team, Des Moines, IA 50306
 516078229 +GM Financial, P.O Box 181145, Arlington, TX 76096-1145
 516078231 +PNC Bank, 1730 Oak Tree RD, Edison, NJ 08820-2811
 516309151 +PNC Bank N.A., PO Box 94982, Cleveland, Oh 44101-4982
 516078232 +PNC Mortgage, C/O KML Law Group, P.C, 216 Haddon Ave Ste 406, Westmont, NJ 08108-2812
 516676925 +PNC Mortgage, a division of PNC Bank, NA, Attn: Bankruptcy, 3232 Newmark Drive,
 Miamisburg, OH 45342-5421
 516286546 Wells Fargo Bank NA, PO Box 10438, Des Moines IA 50306-0438

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 27 2018 23:24:50 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Dec 27 2018 23:24:47 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516165095 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Dec 27 2018 23:20:36
 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
 516078226 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Dec 27 2018 23:19:54
 Capital One Bank Usa N, Pob 30281, Salt Lake City, UT 84130-0281
 516307387 +E-mail/Text: bnc@bass-associates.com Dec 27 2018 23:23:44 Cavalry SPV I, LLC,
 c/o Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083
 516078230 +E-mail/Text: bnckohlsnotices@becket-lee.com Dec 27 2018 23:23:53 Kohls/capone,
 N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
 516190592 +E-mail/Text: bankruptcydpt@mcmcg.com Dec 27 2018 23:24:46 MIDLAND FUNDING LLC,
 PO Box 2011, Warren, MI 48090-2011
 516334358 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Dec 27 2018 23:41:49
 Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541
 516334444 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Dec 27 2018 23:20:39
 Portfolio Recovery Associates, LLC, c/o Best Buy, POB 41067, Norfolk VA 23541
 516078233 +E-mail/PDF: gecsedirecoverycorp.com Dec 27 2018 23:31:06 Synch/amer Eagle, Po Box 965005,
 Orlando, FL 32896-5005
 516078234 +E-mail/PDF: gecsedirecoverycorp.com Dec 27 2018 23:31:17 Synch/jcp, Po Box 965007,
 Orlando, FL 32896-5007

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516078223* +Barclays Bank Delaware, 125 S West St, Wilmington, DE 19801-5014
 516078227* +Capital One Bank Usa N, Pob 30281, Salt Lake City, UT 84130-0281

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 29, 2018

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin
Form ID: 185

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Total Noticed: 26

Date Rcvd: Dec 27, 2018

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 27, 2018 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor Federal Home Loan Mortgage Corporation
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Robert C. Nisenson on behalf of Debtor Paul J. Cavanaugh rnisenson@aol.com,
nisensonlaw@aol.com;g2729@notify.cincompass.com;nisensonrr70983@notify.bestcase.com
Robert C. Nisenson on behalf of Joint Debtor JoAnn M. Cavanaugh rnisenson@aol.com,
nisensonlaw@aol.com;g2729@notify.cincompass.com;nisensonrr70983@notify.bestcase.com

TOTAL: 5